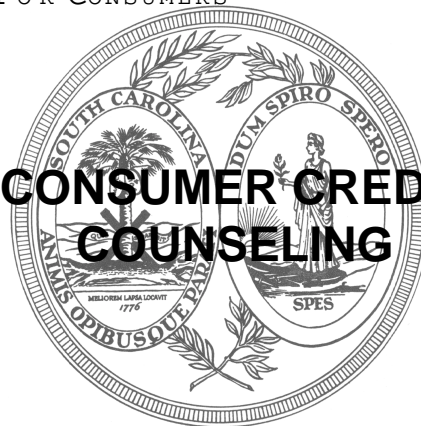


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## CONSUMER CREDIT COUNSELING



All credit counseling organizations and credit counselors located in South Carolina or located outside the state and contracting or doing business with South Carolina consumers must apply for licenses by December 2, 2005 under the Consumer Credit Counseling Act, *S.C. Code Ann. § 37-7-101 et. seq.* This Act provides rules organizations and counselors must follow, and gives new rights to consumers.

### Know Your Rights

- Credit counseling organizations must provide you with a financial education program.
- Before putting you into a Debt Management Plan (DMP), credit counselors must do a written breakdown of your budget to make sure a DMP is right for you.
- A contract/agreement is limited to five years.
- You can cancel your contract/agreement at anytime by giving ten days' written notice to the organization. You should then receive a refund of all unused money that you paid to the organization.
- The organization must give you a report of your account once every three months.  
You can also ask for a copy of the report. The organization does not have to give you more than three reports every six months.
- You can ask for signed, dated receipts for money you paid under the DMP, unless the information is provided to you electronically.

## Credit Counselors and Credit Counseling Organizations CANNOT:

- Ask you to give up any right given to you by the Consumer Credit Counseling Act.
- Ask for a voluntary contribution. The Department sets the fees the organization can charge you.
- Make loans to you or purchase any of your debt.
- Act in a false or misleading way when advertising or providing services to you.

## Questions To Ask

- Are you licensed to offer your services in South Carolina?
- What are the qualifications of your counselors? Are they accredited or certified by an outside organization? If so, by whom? If not, how are they trained?
- What services do you offer?
- What are your fees?

## Contact Information

*To find out if a credit counseling organization and/or a credit counselor is licensed contact:*

**Carri Grube, Program Coordinator**  
(803) 734-4297

*To file a complaint against a credit counseling organization and/or a credit counselor contact:*

**Complaint Services**  
(803) 734-4200 or in S.C. (800) 922-1594

*If you have any questions on credit counseling you can also e-mail the Department at:*

*[scdca@dca.state.sc.us](mailto:scdca@dca.state.sc.us)*



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